CHAPTER 3
RESEARCH METHODOLOGY
3.1 Research Methodology
Research is not only concerned to the revision of the facts and building up to date knowledge but discover new facts involved through the process dynamic changes in the society. Methodology is defined as a system of methods and rule to facilitate the collection and analysis of data. It comprises various steps that are generally adopted by a researcher in studying research problem along with the logic behind them. Research Methodology not only includes research methods but also considers the logic behind the methods used by the researcher in the context of research study and explains why particulars methods or technique was used and why others have not been used so that research results capable of being evaluated. Thus, research methodology is the most vital ingredient of a research. First component of adopted methodology is research design followed by sampling design, measurement and scaling, method of data collection and statistical design.

3.2 Objectives of the Study
The present study is designed to look into the problems and challenges in implementation of Consumer Protection Act in Haryana. Accordingly, the present research work is focused on the following objectives:-

1. To measure the level of consumer awareness about ‘Consumer Rights’ and consumer grievances redressal under Consumer Protection Act in Haryana.
2. To analyze the attitude and perception of complainants towards consumer grievances redressal under Consumer Protection Act in Haryana.
3. To analyze the attitude and perception of opposite parties (Business organizations/ service providers/ government sector) towards consumer grievances redressal under Consumer Protection Act in Haryana.
4. To analyze the attitude and perception of advocates/ legal experts towards consumer grievances redressal under Consumer Protection Act in Haryana.
5. To analyze the attitude and perception of voluntary consumer organizations towards consumer grievances redressal under Consumer Protection Act in Haryana.

3.3 Research Design
A research design is a logical and systematic plan prepared for directing a research study. Moreover, it is process that guides a researcher in collecting, analyzing, and interpreting observations. Considering the purposes of the study, exploratory and descriptive research design was found to be more appropriate. Exploratory design is planned to gain more
knowledge and familiarity with a phenomenon or the subject concerned. This is also conducted to achieve new insight into the problem. Descriptive research describes records, analyzes, and interprets the conditions that exist.

3.4 Sampling Design & Statistical Design
A sample design is a definite plan for obtaining a sample from given population and this design helps in collecting representative sample for the study. For this study, sampling design was divided in two parts for better understanding viz.

- Sampling design adopted for secondary data.
- Sampling design adopted for primary data.

Statistical design concerns with the questions of how many items are to be observed and how the collected data to be analyzed. The collected data from different questionnaires were brought in the shape by editing, coding and tabulating and then analyzed for reaching the level of inference and conclusion. The collected data were analyzed using relevant statistical tools with the help of statistical software SPSS (16th version).

3.4.1 Sampling Design Adopted for Secondary Data
The secondary data is that which was collected by someone else in past and passed through the statistical process. The data included for the period from 1972 to 2015 in the study. It includes references to various books, articles, newspaper clippings, journals, magazines, government notifications, official gazettes, parliamentary enactments and other existing literature on the subject. The researcher also collected the secondary data from various web sites dealing with consumer related activities. Data about District Consumer Forums were collected from State Consumer Disputes Redressal Commission (SCDRC), Panchkula for analyzing performance of Consumer Forums. The SCDRC was requested to provide the data of registered and disposed cases from 2005 to 2012 relevent to this study.

3.4.2 Sampling Design for Primary Data
The primary data are collected for the first time, thus happen to be original in character. It is generally impossible to examine the whole of the universe. Therefore, the only alternative is to take recourse to sampling. For the primary data, the researcher prepared questionnaires-cum- schedules to conduct field survey of general consumers, complainants, opposite parties, advocates/ legal experts and voluntary consumer organizations. In this study, sampling design included the population area, sample units, sample size, sampling methods, and instrument of data collection. The above design along with the statistical design for each objective separately is being detailed in the succeeding paragraphs.
3.5 Sampling Design & Statistical Design for Objective No. 1

Sampling design for objective no. 1 included:

- **Population Area:** Haryana is the population area for this study, there are twenty one districts of Haryana as population area.

- **Sample Units:** The unit of sample for this objective was individual consumers.

- **Sample Size:** In view of the resources at disposal and in consultation with experts in related field, it was decided to restrict the sample of general consumers to 600 respondents.

- **Sampling Method:** Random sampling method was used for selecting districts and convenience cum purposive sampling (non- probability Sampling) techniques was adopted for selecting respondents. In convenience sampling, the samples were selected as accessible to the researcher. This method was chosen being the number of respondents very large.

- **Instrument of Data Collection:** Data collection method refers to various methods for collecting data such as questionnaire, interviewing, observation etc. Under this study, questionnaire method was adopted for collecting the data. The researcher prepared questionnaire- cum- schedule on the basis of study of Bajaj (1999). The modifications were made in questionnaire form the study of Jain (1999). It was further consulted with the experts in consumer affairs. The questionnaire is divided in two sections i.e.

  1. **Respondents’ Demographic Profile:** The respondents for this objective was categorized into six different demographic variables as follows:

     1. **Age:** Respondents were divided in three age groups viz: Up to 30 years; 30-50 years and Above 50 years.
     2. **Gender:** Both male and females genders were separately categorized.
     3. **Place of Residence:** Respondents were divided in three groups viz: Urban; Semi Urban and Rural.
     4. **Education:** Respondents were divided in five groups viz: Illiterate; Sr. Sec. (up to 12th class); Graduate; Post Graduate and Professional Degree.
     5. **Family’s Monthly Income:** Respondents were divided in four groups viz: Below Rs 5,000 p.m.; Rs 5,000- 15,000 p.m.; Rs 15,000- 40,000 p.m. and Above Rs 40,000 p.m.
     6. **Occupation:** Respondents were divided in six groups viz: Student; Unemployed; Government Service; Private Service; Self Employment and Labor.
II: Part A- Problem Related Questions: There are 30 questions included in the questionnaire for this objective. The questions were related to the various aspects of consumer awareness and consumer protection viz: purchasing behavior, consumer awareness level inventory, business malpractices, seller behavior, consumer rights awareness and utilization, various consumer laws, media exposure. In today’s’ scenario, many regulators of various consumer services in India have started their own consumer protection and awareness measures. These included Department of Consumer Affairs (GoI), SEBI, IRDA, RBI, TRAI, ASCI. Questions were included about assessing the consumer awareness and usage of the consumer protection and awareness measures of these regulators. In the end, open ended question was asked to get suggestions/ comments from respondents. The questionnaire included mostly close ended questions in the form of dichotomous questions, multiple choice questions, Likert scale questions, rank order scale questions, filter or contingency questions and matrix questions.

Method of Data Collection:- It has always been difficult any researcher to cover the whole population for the purpose of study. Hence sample from a given population is used. A sample is a small portion of a specific population or universe. As told above, the population for this study was territory of Haryana. For getting the questionnaire filled, the researcher took the help of his personal contacts across various districts of Haryana. Questionnaires were mailed to them across fifteen districts of Haryana to get it filled from rural and urban respondent consumers of their districts. The questionnaires were also administered personally nearby districts to get it filled individually from respondents. The responses were received from the total fifteen districts of Haryana. The district-wise number of responses received was Ambala- 21, Bhiwani- 96, Faridabad- 28, Gurgaon- 54, Hisar- 27, Jhajjar- 65, Jind- 26, Karnal- 40, Kurukshtra- 24, Mahendergarh- 29, Panipat- 61, Rewari- 26, Rohtak- 66, Sirsa- 20 and Sonipat- 17 respondents. Considering the experts’ opinion and resources available, the total number of respondents was restricted to 600.

The copy of questionnaire is annexed at Annexure- I

Statistical design for objective no. 1 included:

- To analyzing the responses of consumers, Average, Ratio, Standard Deviation, and Percentage Method were used and software brought into use was MS- Excel.
- For testing hypotheses, Pearson Chi Square test was used at 5% level of significance.
• For testing the mean differences and statistical significances of data, one sample t-test was brought into use at 5% level of significance.
• Chi Square Goodness of Fit Test was used to analyze the awareness of consumers.
• Multi Dimensional Scaling (MDS) technique was used to perceptual mapping which expounded the competitive position and explained the variation present in the data.
• Spearman’s Co-efficient of Correlation was used to examine degree of linear association among consumer purchase behaviors.
• Karl Pearson Co-efficient of Correlation was used to examine degree of linear association among various dependent and independent variables used in the study.

3.6 Sampling Design & Statistical Design for Objective No. 2
Sampling design for objective no. 2 included:
• **Population Area:** Haryana is the population area for this study, there are twenty one districts of Haryana as population area.
• **Sample Units:** The unit of sample for this objective was individual complainants who filed complaints at Consumer Forums.
• **Sample Size:** Considering the opinion of the experts in related field, the sample size was taken as 50 respondents.
• **Sampling Method:** Random sampling method was used for selecting districts and convenience cum purposive sampling (non-probability Sampling) techniques was adopted for selecting respondents.
• **Instrument of Data Collection:** Questionnaire method was adopted for collecting primary data. The researcher prepared questionnaire-cum-schedule for complainants on the basis of study of Jain (1999). The modifications were made in the questionnaire further, in consultation with the experts in consumer affairs. The questionnaire is divided in two sections i.e.
  - **I: Respondents’ Demographic Profile:** The respondents for this objective was categorized into six different demographic variables as follows:
    1. **Age:** Respondents were divided in three age groups viz: Up to 30 years; 30-50 years and Above 50 years.
    2. **Gender:** Both male and females genders were separately categorized.
    3. **Place of Residence:** Respondents were divided in two groups viz: Urban and Rural.
4. **Education:** Respondents were divided in four groups viz: Illiterate; Sr. Sec. (up to 12th class); Graduate and Post Graduate.

5. **Family’s Monthly Income:** Respondents were divided in four groups viz: Below Rs 60,000 p.a.; Rs 60,000-200,000 p.a.; Rs 200,000-500,000 p.a. and Above Rs 500,000 p.a.

6. **Occupation:** Respondents were divided in five groups viz: Student; Government Service; Private Service; Self employment and Labor.

### II: Part A- Problem Related Questions:

There are 13 questions included in the questionnaire for this objective. The questions were related to the various aspects of consumer forums viz: source of information, consumer forum procedures, advocates at forums, delay in judgments, establishment at sub division level, non-cooperation, satisfaction etc. In the end, open ended question was asked to get suggestions to improve the effectiveness of consumer forums. The questionnaire included mostly close ended questions in the form of dichotomous questions, multiple choice questions, rank order scale questions and filter or contingency questions.

- **Method of Data Collection:** In order to collect primary data for this objective, complainants to consumer forums were contacted. Addresses of nearly 200 complainants were procured from ten district forums of Haryana. The districts chosen were Bhiwani, Gurgaon, Hissar, Jhajjar, Karnal, Mahendergarh, Panipat, Rewari, Rohtak and Sonipat. Ten complainants were selected from each district having the rural-urban and male-female mix. Total 100 questionnaires (10*10) were mailed through ordinary post to these complainants. Only 14 responses were received through mailed questionnaires. Female complainants did not respond in expected manner. Afterwards, questionnaires were self administered to complainants of nearby districts. Some complainants refused politely and firmly while others were very rude. At the same time, some respondents were willing and enthusiastic to give answers. As a result, 36 complainants of Bhiwani (16), Hissar (6), Jhajjar (4) and Rohtak (10) filled it individually. Considering the experts' opinion and resources available, the total number of respondents was restricted to 50.

The copy of questionnaire is annexed at Annexure- II

Statistical design for objective no. 2 included:

- To analyzing the responses of complainants, Average, Ratio, Standard Deviation, and Percentage Method were used and software brought into use was MS-Excel.
- For testing hypotheses, Pearson Chi Square test was used at 5% level of significance.
• For testing the mean differences and statistical significances of data, one sample t-test was brought into use at 5% level of significance.
• Karl Pearson Co-efficient of Correlation was used to examine degree of linear association among various dependent and independent variables used in the study.
• Chi Square Goodness of Fit Test.

3.7 Sampling Design & Statistical Design for Objective No. 3
Sampling design for objective no. 3 included:

• **Population Area:** Haryana is the population area for this study, there are twenty one districts of Haryana as population area.
• **Sample Units:** The unit of sample for this objective was individual opposite parties who defended the complaints against them at Consumer Forums.
• **Sample Size:** The sample size was taken as 50 respondents.
• **Sampling Method:** Random sampling method was used for selecting districts and convenience cum purposive sampling (non- probability Sampling) techniques was adopted for selecting respondents.
• **Instrument of Data Collection:** Questionnaire method was adopted for collecting primary data. The researcher prepared questionnaire- cum- schedule for opposite parties on the basis of study of Jain (1999). The modifications were made in the questionnaire further, in consultation with the experts in consumer affairs. The questionnaire is divided in two sections i.e.
  • **I: Respondents’ Demographic Profile:** The respondents for this objective was categorized into two variables based on the nature of business activity carried by them as follows:
    1. Goods Dealer
    2. Service Provider
  • **II: Part A- Problem Related Questions:** There are 11 questions included in the questionnaire for this objective. The questions were related to the various aspects of consumer forums viz: source of information, consumer forum procedures, advocates at forums, delay in judgments, establishment at sub division level, nature of judgments, satisfaction, consumers’ approach etc. In the end, open ended question was asked to get suggestions to improve the effectiveness of consumer forums. The questionnaire included mostly close ended questions in the form of dichotomous
questions, multiple choice questions, rank order scale questions and filter or contingency questions.

- **Method of Data Collection**: In order to collect primary data for this objective, opposite parties to consumer forums were contacted. Addresses of nearly 200 opposite parties were procured from ten district forums of Haryana. The districts chosen were Bhiwani, Gurgaon, Hissar, Jhajjar, Karnal, Mahendergarh, Panipat, Rewari, Rohtak and Sonipat. Ten opposite parties were selected from each district having the goods dealer-service provider, individual-institution and private business-government organization mix. Total 100 questionnaires (10*10) were mailed through ordinary post to these opposite parties. Only 6 responses were received through mailed questionnaires as expected. Afterwards, questionnaires were self administered to opposite parties of nearby districts. Respondents in Govt. departments agreed to share the information subject to confidentiality of officer-in-charge. Many of these respondents were not interested in talking to researcher on this matter. Opposite parties were taken into confidence through personal contacts and with the help of trader associations. It was easier to get the response from corporate houses. As a result, 44 opposite parties of Bhiwani (20), Hissar (6), Jhajjar (5) and Rohtak (13) filled it individually. Considering the experts’ opinion and resources available, the total number of respondents was restricted to 50.

The copy of questionnaire is annexed at Annexure- III

Statistical design for objective no. 3 included:

- To analyzing the responses of opposite parties, Average, Ratio, Standard Deviation, and Percentage Method were used and software brought into use was MS- Excel.
- For testing hypotheses, Pearson Chi Square test was used at 5% level of significance.
- For testing the mean differences and statistical significances of data, one sample t-test was brought into use at 5% level of significance.
- Karl Pearson Co-efficient of Correlation was used to examine degree of linear association among various dependent and independent variables used in the study.
- Chi Square Goodness of Fit Test.

### 3.8 Sampling Design & Statistical Design for Objective No. 4

Sampling design for objective no. 4 included:

- **Population Area**: Haryana is the population area for this study, there are twenty one districts of Haryana as population area.
- **Sample Units**: The unit of sample for this objective was individual advocates/legal experts who had expertise for the laws of consumer protection.

- **Sample Size**: The sample size was taken as 50 respondents.

- **Sampling Method**: Random sampling method was used for selecting districts and convenience cum purposive sampling (non-probability Sampling) techniques was adopted for selecting respondents.

- **Instrument of Data Collection**: Questionnaire method was adopted for collecting primary data. The researcher prepared questionnaire-cum-schedule for advocates/legal experts on the basis of the study of Singh (2012). The modifications were made in questionnaire form the study of Jain (1999). It was further consulted with the experts in consumer affairs and law. The questionnaire is divided in two sections i.e.

  - **I: Respondents’ Demographic Profile**: The respondents for this objective was categorized into two demographic variables as follows:
    
    1. **Professional Experience**: Respondents were divided in two groups depending on the total professional experience held viz: Less than 10 years and More than 10 years.
    2. **Gender**: Both male and females genders were separately categorized.

  - **II: Part A- Problem Related Questions**: There are 8 questions included in the questionnaire for this objective. The questions were related to the various aspects of advocates’ working and consumer forums viz: participation in consumer organization, effectiveness of consumer forums, problems at consumer forums, opportunities and threats to consumer forums, and suggestion to improve functioning of these forums etc. In the end, open ended question was asked to get suggestions to improve the effectiveness of consumer forums. The questionnaire included mostly close ended questions in the form of dichotomous questions, Likert scale questions, rank order scale questions and matrix questions.

- **Method of Data Collection**: Advocates/legal experts to consumer forums were contacted to collect primary data for this objective. Addresses of these persons were randomly available in the directory of advocates available at Bar in district courts. Addresses of nearly 200 advocates were procured from ten courts of Haryana. The districts chosen were Bhiwani, Gurgaon, Hissar, Jhajjar, Karnal, Mahendergarh, Panipat, Rewari, Rohtak and Sonipat. Ten advocates were randomly selected from each district. Total 100 questionnaires (10*10) were mailed through ordinary post to these advocates.
Only 8 responses were received through mailed questionnaires. The reason may be the busy schedule of these people. Afterwards, questionnaires were self administered to advocates of nearby districts. Repeated visits were carried out at their places because of their engagements at courts. Many advocates refused to fill the questionnaire as they did not deal in consumer cases. The target advocates were contacted on the lead from advocates dealt with consumer cases and from daily cause list of consumer forums. As a result, the researcher managed to get the questionnaire filled individually from 42 advocates of Bhiwani (18), Panipat (14) and Rohtak (10). Considering the experts’ opinion and resources available, the total number of respondents was restricted to 50.

The copy of questionnaire is annexed at Annexure- IV

Statistical design for objective no. 4 included:

- To analyzing the responses of Advocates, Average, Ratio, Standard Deviation, and Percentage Method were used and software brought into use is MS- Excel.
- For testing the mean differences and statistical significances of data, one sample t-test was brought into use at 5% level of significance.
- Chi Square Goodness of Fit Test.
- Multi Dimensional Scaling (MDS) technique was used to perceptual mapping which expounded the competitive position and explained the variation present in the data.
- Factor analysis using Principal Component Analysis is used to identify latent or underlying factors from an array of seemingly important variables.

3.9 Sampling Design & Statistical Design for Objective No. 5

Sampling design for objective no. 5 included:

- **Population Area**: Haryana is the population area for this study, there are twenty one districts of Haryana as population area.
- **Sample Units**: The unit of sample for this objective was individual voluntary consumer organizations who were working for the cause of consumer protection and awareness.
- **Sample Size**: The sample size was taken as 12 respondents.
- **Sampling Method**: Random sampling method was used for selecting districts and convenience cum purposive sampling (non- probability Sampling) techniques was adopted for selecting respondents. Census sampling was also used here as the number of VCOs registered in Haryana was very few.
- **Instrument of Data Collection**: Questionnaire method was adopted for collecting primary data. The researcher prepared questionnaire- cum- schedule for VCOs on the
basis of study of Jain (1999). The modifications were made in questionnaire form the study of Chazhoor (2004). It was further consulted with the experts in consumer affairs. The questionnaire is divided in two sections i.e.

- **I: Respondents’ Demographic Profile:** The respondents for this objective was categorized into two different demographic variables based on their registration with government agencies as follows:
  1. Registered VCOs
  2. Unregistered VCOs

- **II: Part A: Problem Related Questions:** There are 15 questions included in the questionnaire for this objective. The questions were related to the various aspects of VCOs’ working and consumer forums viz: types of cases taken, financial position, sources of finance, consumer forum procedures, CPA provisions, advocates at forums, time taken for justice, establishment of forum at lower level, consumer education and awareness programmes, consumer protection programmes, consumer guidance areas, method of grievance settlement etc. In the end, open ended question was asked to get suggestions/ comments from respondents. The questionnaire included mostly close ended questions in the form of dichotomous questions, multiple choice questions, rank order scale questions, filter or contingency questions and matrix questions.

- **Method of Data Collection:** The target respondents for this objective were the voluntary consumer organizations. The list and addresses of these VCOs was taken from the Department of Food and Supplies, Haryana and Centre for Consumer Studies, IIPA, New Delhi. As per the lists, there are 38 VCOs registered in Haryana. Total 38 questionnaires were mailed through ordinary post to the president of these VCOs. Only 3 VCOs from Gurgaon, Hissar and Rewari returned the filled questionnaire. Afterwards, questionnaires were administered personally to presidents of some VCOs. Researcher’s personal contacts were exercised to contact on behalf of researcher to these VCOs at distant districts of Haryana. Repeated visits were carried out to VCOs at nearby places because of their engagements in personal matters. The officials of some VCOs were not available even then. Some VCOs were not found operating at the addresses given. So they were dropped from the sample list. As a result, the researcher managed to get the questionnaire filled individually from 8 VCOs only from Bhiwani (2), Rohtak (2), Jhajjar (1), Gurgaon (1), Sonipat (1) and Panipat (1). Due to these facts, the total number of respondents was restricted to 12.

The copy of questionnaire is annexed at Annexure- V
Statistical design for objective no. 5 included:

- To analyzing the responses of voluntary consumer organizations, Average, Ratio, Standard Deviation, and Percentage Method were used and software brought into use is MS-Excel.
- Chi Square Goodness of Fit Test.

3.10 Limitations

As one knows, limitations are found everywhere in every walk of life and likewise this study is also not an exception. The study was conducted with immense responsibility while keeping in the mind the success of first step is deemed necessary to have second one. All precautions were taken to evolve a systematic study to reduce the element of bias to its lowest extent. In spite of putting the best efforts, the researcher could not escape from certain limitations. The present research is limited to the State of Haryana. Following limitations should be taken into consideration while using the result of this research work:

- Limitation on the part of respondents on revealing the true information and unwillingness of respondents to spare some time for filling up the questionnaire.
- While computing the data for the analysis, some important adjustments were made in the data to suit the objectives of the study.
- The study also has its own time limitations.
- The study was undertaken in the sampled districts of Haryana.